



Irish Life Self-Invested Fund

Investment Instruction form

EXECUTION - ONLY TRADING ACCOUNT

This form is only to be used to open (or make top-ups to) your Execution-Only Trading Account within the Complete Solutions Self-Invested Fund. For any other transactions on the Self-Invested Fund (including withdrawals from Execution-Only Accounts) please use the full Investment Instruction form available through 'My Online Services' on www.irishlife.ie

Section 1: Policyholder Details

Policy Holder/Member:

Complete Solutions Plan No:

Section 2: Source of Investment

Please indicate the source of investment in the table below by ticking the appropriate box.

Please note that all of this investment will be placed in the Execution-Only Account. If you want to split your investment between a number of asset types (eg. Deposits and an Execution-Only Account), please complete the full Investment Instruction Form.

The information in this form is correct as of April 2012 but may change.

1 New Complete Solutions plan

Yes ☐ No ☐

Please ensure there is a completed Complete Solutions application form attached.

2 Single payment top-ups

Yes ☐ No ☐

Please ensure that the single payment cheque is attached.

3 Transfers from other pension plans

Yes ☐ No ☐

Please ensure you include a copy of the Irish Life Pension Transfer Value form accompanied with the relevant cheque.

4 Switch from existing fund/s in a Complete Solutions plan

Yes ☐ No ☐

Please indicate the plan number. Please complete section below.

Plan number

Name of fund to be switched

Percentage of that fund to be switched to the Self-Invested Fund

 % % %

5 Sale/Maturity of an existing Self-Invested Fund asset/s

Yes ☐ No ☐

In the following table, please indicate the asset/s that is to mature, or that you want to instruct us to sell to provide funds for this new investment.

Original asset type	Asset you wish to sell / is maturing	Details
Deposit maturity (or sale of a monthly rolling deposit/demand deposit)	<input type="text"/>	<div> <div>Fixed Term Deposit Maturity</div> <div> <div>Institution <input type="text"/></div> <div>Term <input type="text"/></div> </div> </div>
		<div> <div>One Month Rolling Deposit</div> <div>Institution <input type="text"/></div> </div>
		<div> <div>Demand Deposit</div> <div>Withdrawal Amount <input type="text"/></div> </div>
Withdrawal of funds from a stockbroker account	<input type="text"/>	<div> <div>Stockbroker Name <input type="text"/></div> <div>Amount <input type="text" value="€"/></div> </div>
Maturity of a tracker bond	<input type="text"/>	<div> <div>Enter maturing tracker detail <input type="text"/></div> </div>
Sale of other assets	<input type="text"/>	<div> <div>Enter asset details <input type="text"/></div> </div>
		<div> <div>Amount <input type="text" value="€"/></div> </div>

Section 3: Account Opening Details Required

Irish Life does not give any advice in relation to individual stock selections. If any of your details change (for example name, address, e-mail address, mobile phone number) please contact the Self-Invested Fund Team with the updated information. Incorrect details will mean you do not receive certain notifications relating to your fund.

Mobile Phone No:	<input type="text"/>
Email address:	<input type="text"/>
Mother's Maiden Name:	<input type="text"/>
Independent broker email address:	<input type="text"/>

This Execution Only Trading Account is provided to Irish Life through our service provider TD Wealth Institutional'. TD Wealth Institutional is a trading name of TDWCS LLP which is authorised and regulated by the Financial Services Authority (FSA).

We will set aside 3% of the investment in your liquidity account initially. This amount will stay in cash to pay certain charges. For Approved Retirement Funds, there is currently an additional 5% liquidity required to pay minimum withdrawal amounts from the year you turn 61 and we may need to set this aside within the Self-Invested Fund. Where the total value of your Vested PRSA and any Approved Retirement Funds are greater than €2 million then you will need to hold 6%. If we do not set these funds aside, this could lead to an overdraft situation and we may charge overdraft interest rates as a result. Please see 'Your guide to the Self-Invested Fund' for more details on the liquidity account and a full explanation of liquidity.

Section 4: Declaration

I confirm that I have received and have read Irish Life's "Your Guide to the Self-Invested Fund" and that I understand the information contained therein.

I understand and accept that any instructions which I give Irish Life Assurance plc (Irish Life) on this form and any transaction Irish Life carries out based on this form are subject to the terms and conditions of my Complete Solutions Plan and to the terms and conditions which apply to the Self-Invested Fund.

I understand and accept that I am responsible for all investment decisions and transactions which I will instruct Irish Life (or any parties acting for Irish Life) to add or remove from my Self-Invested Fund and that Irish Life will not be responsible in any way for such decisions or transactions. **Irish Life will not be held liable for any acts / errors or omissions of their third party service providers or any other third party.**

I understand and accept that the types and levels of risk which may attach to my Self-Invested Fund will vary and could be very significant depending on the investment decisions which I instruct Irish Life to transact on the fund, and that it is my responsibility to ensure that I have sought and obtained any advice required in relation to such investments and to be satisfied as to their suitability for the pension scheme (if applicable), my requirements, and my attitude to risk.

I understand and accept that Irish Life will act on investment instructions contained on this form without further enquiry. I further understand that Irish Life reserves, at its absolute discretion, the right to reject any investment instructions which are received from me and that in so doing Irish Life is not in anyway assessing the suitability of such instructions for me and is acting only to ensure that Irish life complies with legislative and/or other general administrative or practical limitations which Irish Life applies to such funds. Irish Life will not assess the merits or otherwise of the investments or their suitability for me and I should satisfy myself that I have obtained suitable investment advice in relation to the instructions I have asked Irish Life to carry out.

I understand and accept that the charges and expenses incurred within the Self-Invested Fund are not fixed and can vary depending on the investment instructions which I give to Irish Life and on the third parties which may be required to carry out such instructions.

I understand and accept that monies I have instructed to be invested in the Self-Invested Fund and monies from the sale of assets within the Self-Invested Fund will be held in a liquidity account until I give further investment instructions, including any additional information required to execute these instructions. The liquidity account does not have a guaranteed rate of interest. I understand and accept that a minimum cash amount must be held in my Self-Invested Fund's liquidity account at all times and that this minimum amount varies depending on the assets being purchased within the SIF, the type of plan I have and the charges required to be paid from the liquidity account. I acknowledge that it is my responsibility to ensure sufficient cash is held in the liquidity account at all times. I understand that if sufficient cash is not available to pay certain charges, income payments and possible minimum withdrawal amounts, the account may go into overdraft, resulting in overdraft interest rates being charged.

I understand and accept that in this form I am instructing Irish Life to carry out an investment transaction and that I am subject to and am acting within the delegated authority Irish Life have given to me under the Plan's Terms and Conditions. For company pension plans I confirm that the trustee agrees that I, as member, may give instructions directly to Irish Life regarding the Self-Invested Fund. All transactions will be applied in accordance with my instructions to the Self-Invested Fund that Irish Life have linked to the plan (as indicated on this form). Instructions to buy and sell investments/assets relate to investments/assets owned by Irish Life, the valuation of which is linked to the individual Self-Invested Fund allocated to my plan.

I further understand that for Stockbroker Services, I have been given delegated authority to pass instructions directly to service providers currently on the panel. I agree to act at all times within the restrictions imposed on this delegated authority by Irish Life.

I understand and accept that all cash flows/payments arising from any instructions which I give to Irish Life on this form must be passed directly to (or from) Irish Life to (or from) the relevant third Party to the transaction (e.g. stockbroker, deposit institution, fund manager etc) and will constitute a transaction on the plan. I further understand and accept that **all payments to purchase investments/assets must be made payable to Irish Life** and I must not send any payments directly or make any payment instrument payable to a stockbroker, deposit institution, or to other third parties. Such payments will be returned and cannot be processed under the plan and Irish Life will not be responsible for any loss or delays caused by such payments not being processed.

I understand and accept that **all payments arising from the sale of any investment or asset must be made payable to Irish Life** and sent directly by the relevant third party to Irish Life. In the event that any third party in error sends any payment to me or mistakes any payment instrument payable to me, I agree to return the payment immediately to the relevant third party.

For one-member Company Pension schemes, the scheme rules must allow for member discretion to give investment instructions. If your scheme is through Irish Life, the trustee may be required to endorse the scheme rules to this effect.

I declare that the information given on this form is correct and I wish to proceed as instructed above.

Irish Life accepts instructions from the member under Company Pension plans; the plan owners under personal pensions, Approved Retirement Funds and Approved Minimum Retirement Funds plans; and the trustee under Investment-only plans linked to self-administered pension schemes.

Instructions can be accepted by fax. The Self-Invested Fund Team Fax Number is 01 704 1988. I understand and accept all risks in connection with faxed instructions including the risk of transmission errors and the authority of the sender.

Online trades and telephone executed trades will also be placed by the life assured / member. Trustee instructions are only accepted for Investment-Only plans.

Signature

Plan holder / Member Name (Block Capitals) (Trustee for Investment-Only plans)

Date

Contact us

Self-Invested Fund Team e-mail:
Website:

selfinvestedteam@irishlife.ie
www.irishlife.ie

Phone us

Self-Invested Fund Customer Service
Irish Life Customer Service

01-704-1831
01-704-1010
(Queries about Irish Life funds other than Self-Invested Fund)

Execution-only trading account telephone service

1800-800-090

'Self-Invested Fund Team Fax:
Write to us

01 704 1988
Irish Life Assurance plc, Lower Abbey Street, Dublin 1.



Lower Abbey Street Dublin 1 Ireland
T: 01 704 2000 F: 01 704 1900

In the interest of customer service we will record or monitor calls.